

MoDOT/MSHP 2011 MEDICAL INSURANCE MONTHLY PREMIUMS

EFFECTIVE JANUARY 1, 2011

Rate Category	MoDOT/MSHP Coventry PPO Plan		
	Available Statewide		
	Premium	Employer Share	Subscribers Cost
ACTIVE EMPLOYEE MEMBERS			
Subscriber Only	\$399.00	\$383.00	\$16.00
Subscriber/Family	\$1,214.00	\$1,008.00	\$206.00
Subscriber/Spouse	\$798.00	\$638.00	\$160.00
Subscriber/Child	\$798.00	\$702.00	\$96.00
Subscriber/2 Children	\$908.00	\$726.00	\$182.00
NON-MEDICARE RETIREE MEMBERS			
Retiree - Subscriber Only	\$407.00	\$244.00	\$163.00
Retiree - Subscriber/Family	\$1,238.00	\$582.00	\$656.00
Retiree - Subscriber/Spouse	\$814.00	\$342.00	\$472.00
Retiree - Subscriber/Child	\$814.00	\$383.00	\$431.00
Retiree - Subscriber/2 Children	\$926.00	\$389.00	\$537.00
Retiree - Non-Med. Sub./Medicare Child	\$682.00	\$334.00	\$348.00
Retiree - Non Med. Sub./Medicare Spouse	\$682.00	\$327.00	\$355.00
MEDICARE MEMBERS			
Retiree - Medicare Subscriber Only	\$275.00	\$165.00	\$110.00
Retiree - Medicare Sub./Non-Med. Spouse	\$682.00	\$286.00	\$396.00
Retiree - Medicare Sub./Medicare Spouse	\$550.00	\$264.00	\$286.00
Retiree - Medicare Sub/Non-Med. Family	\$1,106.00	\$520.00	\$586.00
Retiree - Medicare Sub/Medicare Family	\$974.00	\$506.00	\$468.00
Retiree - Medicare Subscriber/Child	\$682.00	\$321.00	\$361.00
Retiree - Medicare Subscriber/Med. Child	\$550.00	\$270.00	\$280.00
Retiree - Medicare Subscriber/2 Children	\$794.00	\$333.00	\$461.00
Survivor - Medicare Subscriber Only	\$275.00	\$165.00	\$110.00
Survivor - Medicare Sub/Non-Med. Family	\$1,106.00	\$520.00	\$586.00
Survivor - Medicare Sub/Medicare Family	\$974.00	\$506.00	\$468.00
Survivor - Medicare Subscriber/Child	\$682.00	\$321.00	\$361.00
Survivor - Medicare Subscriber/Med. Child	\$550.00	\$270.00	\$280.00
Survivor - Medicare Subscriber/2 Children	\$794.00	\$333.00	\$461.00

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MEDICARE MEMBERS (continued)			
LTD - Medicare Subscriber Only	\$275.00	\$165.00	\$110.00
LTD - Medicare Sub./Non-Medicare Spouse	\$682.00	\$286.00	\$396.00
LTD - Medicare Subscriber/Medicare Spouse	\$550.00	\$264.00	\$286.00
LTD - Medicare Sub/Non-Med. Family	\$1,106.00	\$520.00	\$586.00
LTD - Medicare Sub/Medicare Family	\$974.00	\$506.00	\$468.00
LTD - Medicare Subscriber/Child	\$682.00	\$321.00	\$361.00
LTD - Medicare Subscriber/2 Children	\$794.00	\$333.00	\$461.00
WRD - Medicare Subscriber Only	\$275.00	\$259.00	\$16.00
WRD - Medicare Sub./Non-Medicare Spouse	\$674.00	\$546.00	\$128.00
WRD - Medicare Sub./Medicare Spouse	\$550.00	\$468.00	\$82.00
WRD - Medicare Sub/Non-Med. Family	\$1,090.00	\$905.00	\$185.00
WRD - Medicare Sub/Medicare Family	\$966.00	\$802.00	\$164.00
WRD - Medicare Subscriber/Child	\$674.00	\$613.00	\$61.00
WRD - Medicare Subscriber/2 Children	\$784.00	\$643.00	\$141.00
Vested - Medicare Subscriber Only	\$275.00	\$0.00	\$275.00
Vested - Medicare Sub/Non-Med. Family	\$1,090.00	\$0.00	\$1,090.00
Vested - Medicare Sub/Medicare Family	\$966.00	\$0.00	\$966.00
Vested - Medicare Sub./Medicare Spouse	\$550.00	\$0.00	\$550.00
Vested - Medicare Sub./Non-Med. Spouse	\$674.00	\$0.00	\$674.00
Vested - Medicare Subscriber/Child	\$674.00	\$0.00	\$674.00
Vested - Medicare Subscriber/2 Children	\$784.00	\$0.00	\$784.00

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OTHER PLAN CATEGORIES			
C.O.B.R.A. - Subscriber Only	\$399.00	\$0.00	\$399.00
C.O.B.R.A. - Subscriber/Family	\$1,214.00	\$0.00	\$1,214.00
C.O.B.R.A. - Subscriber/Spouse	\$798.00	\$0.00	\$798.00
C.O.B.R.A. - Subscriber/Child	\$798.00	\$0.00	\$798.00
C.O.B.R.A. - Subscriber/2 Children	\$908.00	\$0.00	\$908.00
WRD - Subscriber Only	\$399.00	\$383.00	\$16.00
WRD - Subscriber/Family	\$1,214.00	\$1,008.00	\$206.00
WRD - Subscriber/Spouse	\$798.00	\$638.00	\$160.00
WRD - Subscriber/Child	\$798.00	\$702.00	\$96.00
WRD - Subscriber/2Children	\$908.00	\$726.00	\$182.00
LTD - Subscriber Only	\$407.00	\$244.00	\$163.00
LTD - Subscriber/Family	\$1,238.00	\$582.00	\$656.00
LTD - Subscriber/Spouse	\$814.00	\$342.00	\$472.00
LTD - Subscriber/Child	\$814.00	\$383.00	\$431.00
LTD - Subscriber/2 Children	\$926.00	\$389.00	\$537.00
LTD - Non-Med. Sub./Medicare Child	\$682.00	\$334.00	\$348.00
LTD- Non-Med. Sub./Medicare Spouse	\$682.00	\$327.00	\$355.00
Survivor - Subscriber Only	\$407.00	\$244.00	\$163.00
Survivor - Subscriber/Family	\$1,238.00	\$582.00	\$656.00
Survivor - Subscriber/Child	\$814.00	\$383.00	\$431.00
Survivor - Non-Med. Sub./Medicare Child	\$682.00	\$334.00	\$348.00
Survivor - Subscriber/2 Children	\$926.00	\$389.00	\$537.00
Vested - Subscriber Only	\$399.00	\$0.00	\$399.00
Vested - Subscriber/Family	\$1,214.00	\$0.00	\$1,214.00
Vested - Subscriber/Spouse	\$798.00	\$0.00	\$798.00
Vested - Non-Med Sub./Medicare Spouse	\$674.00	\$0.00	\$674.00
Vested - Subscriber/Child	\$798.00	\$0.00	\$798.00
Vested - Subscriber/2 Children	\$908.00	\$0.00	\$908.00

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Spouse Contribution Plans - Active Employees (These are plans where both spouses work for MoDOT or MSHP and the family or spouses are under one employees plan)			
Spouse Contrib. - Subscriber/Family	\$1,214.00	\$1,134.00	\$80.00
Spouse Contrib. - Subscriber/Spouse	\$798.00	\$766.00	\$32.00
Spouse Contribution Plans - 1 Active Employee & 1 Retired Employee (These are plans where 1 spouse works for MoDOT or MSHP and 1 spouse is retired from MoDOT or MSHP and the family or spouses are under the active employees plan)			
Spouse Contrib. - Subscriber/Family	\$1,214.00	\$1,129.00	\$85.00
Spouse Contrib. - Sub/Family w/ Med. Sp.	\$1,214.00	\$1,110.00	\$104.00
Spouse Contrib. - Subscriber/Spouse	\$798.00	\$713.00	\$85.00
Sp. Contrib. - Non-Med. Sub./Medicare Sp.	\$798.00	\$715.00	\$83.00
Spouse Contribution Plans - Retired Employees (These are plans where both spouses are retired from MoDOT or MSHP)			
Spouse Contrib. - Subscriber/Family	\$1,238.00	\$812.00	\$426.00
Spouse Contrib. - Sub./Family w/ Med. Sp.	\$1,106.00	\$721.00	\$385.00
Spouse Contrib. - Med. Sub./ Non. Med. Sp.	\$682.00	\$477.00	\$205.00
Spouse Contrib. - Med. Sub./Med. Spouse	\$550.00	\$365.00	\$185.00
Spouse Contrib. - Subscriber/Spouse	\$814.00	\$550.00	\$264.00
Spouse Contrib. - Non-Med Sub/Med Spouse	\$682.00	\$442.00	\$240.00
**When both spouses are retired from MODOT or MSHP, it is cost beneficial for the subscriber to be the Medicare member.			

Sub. = Subscriber

Non-Med. = Non-Medicare

LTD = Long Term Disability

WRD = Work Related Disability